

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. **(Currently Amended)** A computerized method of securely transacting electronic commerce in an insecure network comprising the steps of:
  - operating on and between a user and merchants, wherein said user has an established commercial relationship with a certified trusted third party;
  - utilizing a network link between the user and the certified trusted third party and utilizing a network link between the certified trusted third party and the merchants;
  - utilizing a communication protocol which operates on the network link between the user and the certified trusted third party; and
  - utilizing a payment protocol, which is more secure than the communication protocol, which operates on the network link between the certified trusted third party and the merchants;
- wherein the trust provided to the certified trusted third party is established via an authentication using a certificate issued by a certification authority, thereby improving the security of said communication protocol;

wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and

wherein an identity of the user need not be revealed to the merchant.

2. **(Currently Amended)** The method of claim 1, wherein a server of the certified trusted third party, which is built into a housing including a terminal interface, permits[, ] users to select and purchase insurance products of insurance companies at a remote site.

3. **(Currently Amended)** The method of claim 1, wherein the certified trusted third party is an employment consultant certified as a trusted third party, the merchants are companies seeking employees, and the users are persons seeking employment.

4. **(Currently Amended)** The computerized method of claim 1, further comprising the steps of:

permitting the user, using a browser and a communication protocol, to access the certified trusted third party in order to request broker services;

gathering of information by the certified trusted third party from web servers of the merchants which offer competitive products which may satisfy the user's request;

presenting an interactive window to the user which allows the user to compare differences between the competitive products and choose between the competitive products;

allowing the user to choose between the competitive products, thus selecting a merchant and issuing a payment order through the trusted third party for the benefit of the merchant;

transmitting of the payment order by the certified trusted third party to the merchant using a payment protocol, which is more secure than the communication protocol, thus paying the merchant on behalf of the user; and

using a payment protocol, which is more secure than the communication protocol, enabling the merchant to cooperate with and receive payment from the bank.

5. **(Previously Presented)** The computerized method of claim 4 additionally comprising providing confirmation of payment on the payment order to the user.

6. **(Previously Presented)** The computerized method of claim 4 wherein the communication protocol is an SSL protocol, the payment protocol is an SET protocol, the browser is JAVA-enabled, and the interactive window is an applet.

7. **(Currently Amended)** A computerized method of enabling a certified trusted third party, interfacing with users on an insecure network, to offer users the ability to browse and compare information and purchase products, using secure payment facilities irrespective of the level of security in communications between the user and the certified trusted third party, said method comprising the steps of:

using a communication protocol, presenting a user with an interface from which the user can browse and request information concerning the products of merchants, and compare such information via an interactive window;

gathering the requested information from merchants;

using a communication protocol, providing the requested information to the user via the interactive window;

receiving the user's payment order upon the user's selection of a product offered by a merchant;

using a payment protocol, which is more secure than the communication protocol, transmitting the payment order to the selected merchant who may then receive payment thereon, and, subsequently, transmit confirmation of payment thereon to the certified trusted third party whereby the reduced security of the communication protocol is improved by the trust provided to the certified trusted third party being established via an authentication under use of a certificate issued by a certification authority; and

transmitting confirmation of payment to the user;

wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and

wherein an identity of the user need not be revealed to the merchant.

8. **(Previously Presented)** The computerized method of claim 7 wherein the user browses using a browser which is JAVA-enabled, and the interactive window is an applet.

9. **(Previously Presented)** The computerized method of claim 7 wherein the communication protocol is an SSL protocol and the payment protocol is an SET protocol.

10. **(Currently Amended)** A computerized method enabling a user to browse and compare information and purchase products offered by merchants using secure payment facilities irrespective of the available level of security in communications between the user and the merchant, said method comprising the steps of:

using a communication protocol, transmitting requests for information concerning the products of interest provided by the merchants to a certified trusted third party;

receiving such information via an interactive window configured by the certified trusted third party;

creating a payment order upon the user's selection of a product offered by a merchant which is transmitted to the merchant by the certified trusted third party using a payment protocol, which is more secure than the communication protocol, the selected merchant then receiving payment thereon, whereby the reduced security of the communication protocol is improved by the trust to the certified trusted third party being established via an authentication using a certificate issued by a certification authority; and

receiving confirmation of payment;

wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and

wherein an identity of the user need not be revealed to the merchant.

11. **(Previously Presented)** The computerized method of claim 10 wherein the user browses using a browser which is JAVA-enabled, and the interactive window is an applet.

12. **(Previously Presented)** The computerized method of claim 10 wherein the communication protocol is an SSL protocol and the payment protocol is an SET protocol.

13. **(Currently Amended)** A computerized method enabling a merchant to offer products in a forum in which users may browse, compare the features of the merchant's products with products offered by other merchants and purchase such products using secure payment facilities irrespective of the security in communications between the user and the merchant, said method comprising the steps of:

receiving a request from a certified trusted third party for information;

providing product information through an interactive window over a network to the certified trusted third party;

using a payment protocol, receiving a payment order through the certified trusted third party from the user who uses a communication protocol;

using a payment protocol which is more secure than the communication protocol, obtaining payment on the payment order; whereby the reduced security of the communication protocol is improved by the trust provided to the certified trusted third party being established via an authentication under use of a certificate issued by a certification authority; and

transmitting confirmation of receipt of payment to the certified trusted third party who may in turn provide confirmation to the user;

wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and

wherein an identity of the user need not be revealed to the merchant.

14. **(Previously Presented)** The computerized method of claim 13 wherein the user browses using a browser which is JAVA-enabled, and the interactive window is an applet.

15. **(Previously Presented)** The computerized method of claim 13 wherein the communication protocol is an SSL protocol and the payment protocol is an SET protocol.

16. **(Currently Amended)** A computer-readable medium encoded with a computerized method of securely transacting electronic commerce in an insecure network comprising:

operating on and between a user and merchants, wherein said user has an established commercial relationship with a certified trusted third party;

utilizing a network link between the user and the certified trusted third party and utilizing a network link between the certified trusted third party and the merchants;

utilizing a communication protocol which operates on the network link between the user and the certified trusted third party; and

utilizing a payment protocol, which is more secure than the communication protocol, which operates on the network link between the certified trusted third party and the merchants, wherein the trust provided to the certified trusted third party is established via an authentication via a certificate issued by a certification authority, thereby improving the security of said communication protocol;

wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and

wherein an identity of the user need not be revealed to the merchant.

17. **(Currently Amended)** The method of claim 16 wherein the network link between the user and the certified trusted third party uses a communication protocol and the network link between the certified trusted third party and the merchant uses a payment protocol, which is more secure than the communication protocol.

18. **(Previously Presented)** The method of claim 2, wherein the remote site is an airport.

19. **(Previously Presented)** The method of claim 17, wherein the communication protocol is an SSL protocol.

20. **(Previously Presented)** The method of claim 17, wherein the payment protocol is an SET protocol.